

Entertainment

Meet the new Boss, same as the old Boss

pg 13



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EDMONTON • TUESDAY, JANUARY 27, 2009

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Celebrity Buzz

Kanye West opts for a new name

pg 14

One man shot, one beaten in home invasion

BREAK-IN Two Evansburg-area men are recovering in hospital after being injured in a home invasion yesterday morning.

The 48-year-old homeowner and his 21-year-old son were stormed by a man who broke into the rural home before 8 a.m.

When the men in the house fought with the intruder, the 21-year-old man was shot in the stomach. The homeowner was badly beaten in the altercation.

The gunshot victim was airlifted to Edmonton by STARS Air Ambulance, and was listed in critical condition yesterday.

Police are searching for the suspect, who fled from the home in a pickup truck.

METRO EDMONTON

Your Money pg 8

Know the ins and outs of bankruptcy

York Report pg 10

City to host 2010 Grey Cup



Health pg 12

In divorce, who gets to keep kidney?

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Prime Minister Stephen Harper and Gov. Gen. Michaëlle Jean laugh before the Speech from the Throne in the Senate chamber on Parliament Hill in Ottawa yesterday. See national budget coverage, page 4.

What Alberta wants

KRISTA SYLVESTER
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Canada 2009 Federal Budget

The province's two largest cities have rolled out their wish lists for today's federal budget announcement, and both of Edmonton and Calgary's mayors are stressing a similar theme.

Calgary Mayor Dave Bronconnier and Edmonton Mayor Stephen Mandel agree that today's crucial budget announcement must address municipal infrastructure in each city.

"Edmonton would benefit from more federal government funding for infrastructure projects like expanding our LRT, finishing our overpasses, improving

our roads, and building new recreation centres," Mandel said.

As for Calgary, Bronconnier agrees. "Municipal infrastructure and housing. Those are the two priorities that will keep the economy moving and create jobs, particularly in the housing industry," he said.

Bronconnier and Mandel agree the investment in infrastructure will not only build cities, but also stimulate the economy.

"These are wise and smart investments that are

timely and needed, (and) that will keep the economy moving and keep us more competitive as a nation," Bronconnier said.

Mandel believes "capital investment" creates jobs when directed to areas that count.

While the cities' mayors know where they would spend the funding, Premier Ed Stelmach had less to say about money and more about support for the province and for "individual Albertans."

"(Like) review the cost to small businesses of credit card transactions, looking at how we can work towards reducing some of our airport fees that are slated to increase about

Infrastructure

• John Baird announced \$7 billion for infrastructure yesterday, on the heels of a senior government leak last week indicating a projected \$34-billion deficit for the 2009 budget.

130 per cent by 2010," Stelmach said Friday.

Scott Hennig, of the Canadian Taxpayers Federation, would be happy to see a "spending reduction" overall. "We'd like broad-based tax relief and fewer tax brackets. And ultimately, our number one priority will be doing all that with a balanced budget," Hennig added.

"Municipal infrastructure and housing. Those are the two priorities."

Dave Bronconnier

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Stephen Mandel

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the  **Bay**

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House prices down across country, realty firm says

The economic downturn and a drop in consumer confidence has caused house prices to dwindle across the country, including Edmonton, say figures from Royal LePage. Edmonton saw strong decreases and other cities with strong local economies saw declines, including Calgary. **METRO EDMONTON**

Local



Don't get it, campaign says

The province has launched another campaign in an attempt to bring down the number of syphilis cases across the province. The campaign includes posters that have been mailed to clinics and medicentres that feature a doctor lying in bed between a nervous-looking couple. The campaign also features a website at www.dontyougetit.com for more information on the disease. **METRO EDMONTON**

[scrubs] 9 Tonight



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Bylaw motion takes next step

JEFF CUMMINGS
jeff.cummings@metronews.ca

A change to a public places bylaw that would give police and bylaw officers the power to crackdown on aggressive panhandling is now one step away from becoming a reality.

A city committee agreed yesterday to send a motion to city council who will make the ultimate decision on the proposed amendment making it illegal for anyone to panhandle aggressively — that includes stopping someone from making continual requests, making threats, or making physical contact with another person.

The motion will also include a campaign urging people to stop giving money to panhandlers and it will also encourage panhandlers to find other options to make money.

Mayor Stephen Mandel said an aggressive panhan-

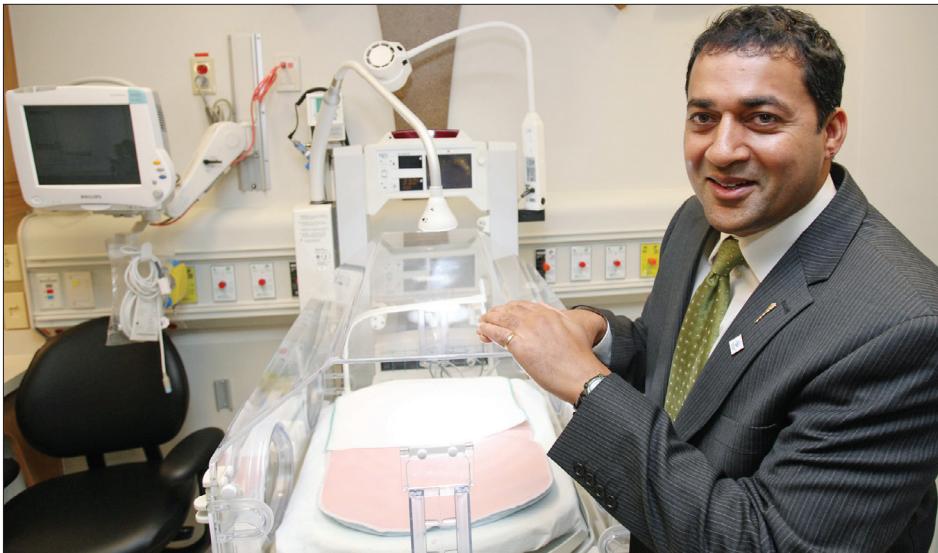
dling bylaw in Edmonton is only a "small part of the equation" in fixing the growing problem.

"There is a need to educate, there is a need to have good programs, but I also think we need to give police the tools to deal with those aggressive panhandlers," said Mandel during the meeting.

The Edmonton Police Commission, which made the motion, is urging council to make the change as police figures showed 181 incidents of aggressive panhandling last year. Eighty-one of those incidents occurred in the city's downtown core.

The commission is also asking that fines for aggressive panhandling should be \$250, with options for people who can't pay it.

Under current laws, a peace officer needs to prove how a panhandler's actions affected the flow of people on the street in order to issue a ticket.



Dr. Raj Sherman, MLA for Edmonton-Meadowlark, in the brand new neonatal centre at the Grey Nuns Hospital which has an increased capacity and will allow the hospital to care for even younger premature and fragile infants. The new wing opens tomorrow.

Grey Nuns makes room for babies

Babies are booming in Edmonton, and the busiest birthplace now has more room for our city's newest citizens.

The Grey Nuns Hospital delivers more babies than any other area hospital, and is opening the doors to a new neonatal care unit 10 times larger than the current facility.

The 10,000 square-foot wing can accommodate 34 newborns and their families, with separate space for each child, and room for parents to sleep.

"It really provides a much better environment for the babies," said Greg Hadubiak, Edmonton Acute Care and Covenant Health vice-president.

"They're used to being in mom's womb for the gestation period, and now we can recreate that as much as possible."

The new unit was designed with extra attention paid to soundproofing, light control, and constructed with baby-friendly materials. **VICTORIA HANDSIDES**
/METRO EDMONTON

News in brief

INVESTIGATION Police have charged a man after a month-long investigation into a string of robberies. Between Jan. 7 and Jan. 22, six banks across the city were robbed by a man with a gun in the waistband of his pants. Darcy Daniel Bouianne, 26, of Vancouver, was charged with six counts of robbery. At the time of his arrest, the accused was unlawfully at large for parole violations in B.C. Investigators have not ruled out the possibility the accused is connected with other robberies.

METRO EDMONTON

metronews.ca

WHAT'S ONLINE TODAY

Your Money Allan Small on what you should look for in an investment adviser at metronews.ca/investing

Video The Tories announce billions in infrastructure

funding, and Michael Ignatieff accuses the government of having a "split personality" at metronews.ca/canada



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Manitobans are bucking the green trend by throwing away more garbage than ever before, earning the dubious distinction of being the worst recyclers in the country. Statistics Canada says that although 97 per cent of Canadians who have access to recycling programs use them, only 88 per cent of Manitobans do. **CBC NEWS ONLINE**

Manitobans buck green trend

Canada/World

Canada 2009

Federal Budget

Upcoming Coverage

Tomorrow

- The breakdown on who gets what
- Reaction from the Opposition coalition
- Profiles on locally affected families
- How did Canada's major cities fare?
- Will the auto industry get help?
- Infrastructure and the environment
- Social housing and the Tory plans for EI
- Kate MacNamara from CBC gives Metro her take



Political main event arrives

Words aside, the numbers are what count, and today's federal budget was always the main event. The Speech from the Throne, delivered yesterday by Gov. Gen. Michaëlle Jean, reopened the 40th Parliament with a brief, gloomy prelude to the budget. Jim Flaherty



Billions of dollars in tax breaks for the middle class, including incentives for home renovations, are expected to be unveiled today as the Conservatives

seek to maximize the bang for the buck in their big-spending budget.

The tax cuts will highlight a massive economic bailout plan with tens of billions of dollars in new federal spending and tax measures, \$2 billion in help for the jobless, cash for the auto industry, \$7 billion for urban reconstruction and measures to free up consumer and business loans. The budget will project a deficit of \$64 billion over the next two years. Details of the budget will be officially unveiled in Parliament this afternoon by Jim Flaherty.

TORSTAR NEWS SERVICE

National Wish Lists

Budget priorities from Metro newsrooms across the nation

HALIFAX

Like Christmas morning, many people across Nova Scotia will be waking up today hoping for tons of new loot. Nova Scotia Premier Rodney MacDonald is looking for green stimulus funds, but said some new projects, like twinning highways, need to be done. MacDonald also listed education, the Atlantic Gateway and more employment insurance money as priorities.

Halifax Regional Municipality Mayor Peter Kelly said he hopes the money is distributed quickly.

TORONTO

Accelerating infrastructure projects and getting shovels in the ground are two priorities that Toronto Mayor David Miller and Ontario Premier Dalton

ton McGuinty hope they can act on. That is, if today's federal budget comes through with the required federal funding both leaders seek.

Politicians have complained that Ottawa has made repeated promises of cash from a \$33-billion federal infrastructure fund, but the money remains in limbo, stalling many projects.

OTTAWA

The mayor of Ottawa has new funding for the city's infrastructure on his wish list.

Aimed at creating jobs and boosting the economy, yesterday's announcement of \$4 billion in new infrastructure spending by Minister of Transport, Infrastructure and Communities John Baird will leave a lasting legacy on the city, Mayor Larry O'Brien said.

"The city of Ottawa needs to be in the best possible position to take advantage of this new funding from the federal government as soon as it becomes available," said O'Brien

VANCOUVER

Social housing, transportation and sewage infrastructure top the wish list of B.C.'s largest cities.

Vancouver Mayor Gregor Robertson wants funding for new social housing units and money to accelerate the completion of a light rail transit line to the University of B.C.

Surrey Mayor Dianne Watts is hoping for sewage system upgrades.

Premier Gordon Campbell said housing and highways are his priorities.

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Obama reverses Bush emissions limit policy

U.S. President Barack Obama began reversing the climate policies of the Bush administration yesterday, clearing the way for new rules to force automakers to produce more fuel-efficient and less polluting cars.

The president told the U.S. Environmental Protection Agency to reconsider immediately a request by

Striving for peace

• Obama vowed yesterday that his new Middle East envoy George Mitchell would engage vigorously in the quest for Israeli-Palestinian peace, and expressed confidence he would achieve concrete results.

California to impose its

own strict limits on vehicle carbon dioxide emissions.

Former president George W. Bush's administration had denied the request, prompting California and other states to sue.

Obama's directive, likely to result in a formal change in the coming months, could prompt as many as 18 states to follow California's lead.

ALISSA EYERETT / REUTERS

Retaliation in sex harassment cases barred: U.S. court

WORKPLACE An employee is protected from being fired for answering questions during an employer's investigation of sexual harassment, the U.S. Supreme Court ruled yesterday.

The unanimous court ruled that anti-retaliation provisions for employees who report workplace discrimination also extends to an internal investigation of a supervisor or worker.

Federal lawyers said victims would be unwilling to co-operate in employer investigations if they faced punishment like job loss.

Congo Break from battle



A government soldier carries her infant on her back yesterday at Mushake in eastern Congo. Congolese Hutu rebels said on Sunday they had clashed for the first time with a Rwandan-Congolese force deployed to crush them and civilians expressed fears they would be caught in the violence.

REUTERS

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Londonderry Mall
Northgate Mall
South Edmonton Common
Southgate Mall
West Edmonton Mall

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11315 104th Ave.

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14903 118th Ave.
10429 178th St.

NORTH

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12714 137th Ave.
13034 50th St.

SOUTH

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10309 34th Ave.
5926 99th St.
8708 51st Ave.
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9914 103rd St.

Leduc

6B - 5904 50th St.
5205 50th Ave.

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162 - 26 Strathmoor Dr.
(Road King)

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Comment & Views

Comment

PM's credibility dwindling

National Report



"He's starting to sound like a New Democrat," Jack Layton said yesterday, speaking of Stephen Harper.

The NDP leader, alluding to plans in the Conservative budget to invest in social housing, was describing how the government would do anything to survive. Anything.

Yesterday was the throne speech highlighting a new tone of bipartisanship. Today will be the neck-saving budget. We can say neck-saving because more than half the budget has already been deliberately leaked as part of Mr. Harper's effort

to strategically manipulate the news agenda.

The multibillion-dollar fiscal stimulus combined with tax cuts will likely be enough to satisfy Liberal Leader Michael Ignatieff, who doesn't want an election now and who will argue that his party forced the government's hand. The bottom line is that a prime minister chastened by his near calamity last fall will live to see another day.

His sense of desperation has seen him enter into a contradiction of staggering dimension, one of the biggest flip-flops Ottawa has ever seen. Only two months ago the government was assuring one and all that, in the words of Finance Minister James Flaherty, "The days of chronic def-



Canada 2009 Federal Budget

icits are behind us."

This was after Mr. Harper promised in the election campaign that there would be no deficit. Then last week, the government announced there would be five years of deficits. Not just any deficits. But huge deficits — \$64 billion over the next two years.

The amazing about-face constituted the toughest challenge for the PM to surmount. But his adroit use of pre-budget leaks has done the deed. The folks in the Prime Minister's Office know that the media only

hangs on to a story until the next good one comes along. So after leaking the \$64-billion story, they followed it with other pre-budget news. The story of the stunning deficit reversal was a one-day wonder.

It's not a question of whether big deficits in this teetering economic climate are necessary. They may well be.

But what it does highlight is once again the question of credibility. Again it is clear with this government that it is all about political manipulation, of taking advantage of the gullible, of thinking that the people will forget what was stated categorically before and believe the Harper team now.

"It's all about 'double-speak,'" Mr. Ignatieff said. "The stubborn reality is a problem of trust."

Lawrence Martin is a *Globe and Mail* correspondent and author who writes about national affairs from Ottawa.

Views

National securities regulator needed now

InBusiness



Charles Davies

Veteran Business Writer

In Canada, there's nothing as irresistible as an idea whose time has come. Thomas Hockin, chair of the Expert Panel on Securities Regulation in Canada, says the time is right for the creation of a national securities regulator.

Of course, some have been saying this since 1935, when the suggestion was first aired by the royal commission on price spreads. Hockin's panel wants to replace our fragmented system of 13 provincial and territorial securities commissions with one regulator that will make public companies more accountable

while eliminating overlaps and unnecessary compliance costs.

Were it not for parochialism and myopia (mainly in Alberta, B.C. and Quebec), we might already have a national commission. Indeed, the federal government, mainly in the person of Finance Minister Jim Flaherty, has decided to ignore constitutional and court challenges and create a national regulator anyway. Expect an announcement in the budget today. Investors shouldn't breathe any sighs of relief though.

A national regulator is a necessary foundation for sound market regulation, but it's only one pillar of a viable system. For Canadian and foreign investors to have genuine confidence in our capital market we need much more. We require truly vigorous enforcement, a knowledgeable judiciary that can move with relative speed and

Canada 2009 Federal Budget

impose meaningful penalties when necessary, and an auditing regime that ensures the fullest possible disclosure and transparency for public companies. The status quo is clearly unacceptable.

Despite rare exceptions, such as the Research In Motion stock option accounting case, wrongdoers usually go unpunished. In some cases, notably Bre-X, no one is ever found accountable.

No commission, national or otherwise, will succeed unless the RCMP's lacklustre integrated market enforcement teams are replaced with something better funded and better directed, such as a new national enforcement branch as part of the new regulatory structure suggested by Hockin's panel.

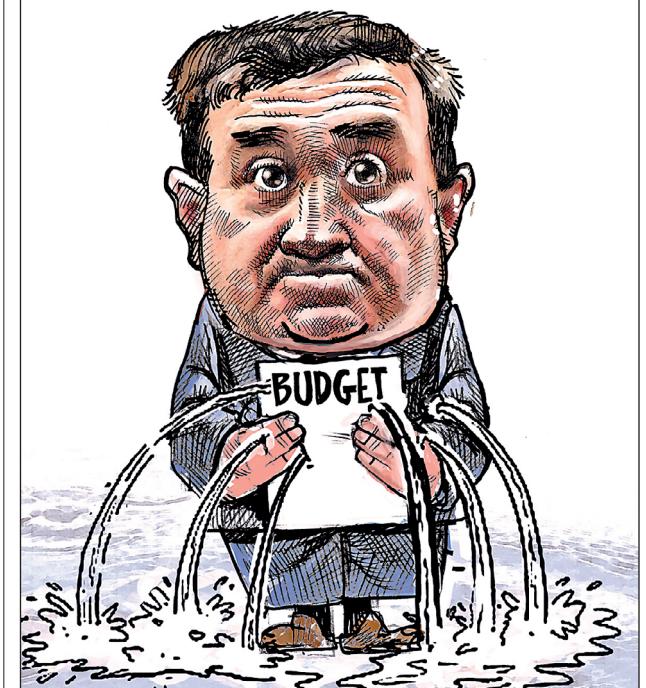
Judges will need better training and resources to move with greater speed and expertise to bring cases to conclusion. And laws need revision to ensure that, when convictions result, there are meaningful sentences or fines.

Underpinning these reforms, Canada needs tough, transparent auditing. This doesn't mean international financial reporting standards, which Canadian auditors are pushing Canadian companies to adopt by 2011. The existing system, Canadian generally accepted accounting principles, is hardly without faults, but with refinements, it would give investors much more confidence that Canadian companies' books are uncooked.

Charles Davies is a veteran business writer and editor who has worked for news organizations and publications including *Business Week*, *Canadian Business*, *Report On Business* magazine, *Reuters*, and *Financial Post*.

LEAKS

Michael De Adder



Worth mentioning

Penguin eggs off the menu

Once the "delicacies of the Antarctic," fresh seal brains, penguin eggs and grilled cormorant are off the menu at research bases where chefs rely on imported and often frozen food.



praised chef at the British Rothera base on the Antarctic Peninsula.

"We're now onto dried onions because we've run out," he said. "You can't just go out and buy some."

Rothera gets most of its supplies by ship twice a year — in December and March — with the occasional flight from Chile and recently made a conscious decision to pull the animals from his menus.

REUTERS

Quote of the Day

"When a million children die of malaria a year ... I don't think the economic crisis changes the moral value of those lives being worth saving."

— Bill Gates on supporting malaria research

Metro Online Poll Results

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Do you support the Tory government's decision to run a \$64-billion deficit over two years?

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Starbucks pulls peanut products

Starbucks has pulled all products containing peanut butter from its stores in the U.S. and Canada as a safety precaution, amid a U.S. salmonella outbreak linked to products from Peanut Corp. of America's processing facility in Georgia. **REUTERS**

Business

EDITOR: FERMIN DESOUZA, FERMIN.DESOUZA@METRONEWS.CA

TSX rallies on banks and energy

MARKETS The S&P/TSX composite index climbed yesterday as rising European financial shares helped boost their Canadian counterparts, while a rally in oil prices powered the resource heavy index.

A recovery in beaten-down bank shares overseas helped set the tone for Toronto as the index rose a modest 28.54 points, or 0.33 per cent, to 8,656.51 points. **REUTERS**

Gates Foundation posts big losses

NON-PROFIT The Bill & Melinda Gates Foundation has lost 20 per cent of its assets in the recession, but will still increase spending on global health, education and other causes this year.

Spending will increase from about \$3.3 billion US in recent years to \$3.8 billion US. **REUTERS**

\$7B for infrastructure: Baird

There has never been a better time to fix everything that's broken in Canada.

Or that's what the economists say, and it seems the federal government agrees.

Yesterday, John Baird, minister of transport, indicated the government will invest \$7 billion in infrastructure as part of the stimulus package to be unveiled today.

Of the \$7 billion Ottawa has earmarked for infrastructure, the government says it will throw \$1 billion toward green energy proj-

Canada 2009 Federal Budget

ects, which, according to Gauthier, would be a much needed investment, especially in Ontario where 80 per cent of the energy sources will expire within the next 20 years.

"You don't want to do this when the economy is running full steam," explains Pascal Gauthier, a TD economist, of the government's timing. "It's better to do it if you can at a time like this when the pri-

vate sector is in contraction mode. You don't want public expenditures to elbow out private investment."

That sentiment was echoed by Joe Martin, director of Canadian business history at the Rotman School of Business.

To get the most out of the taxpayer-funded \$7 billion, Martin said businesses competing for prospective contracts should "be able to put the shovel in the ground immediately. If it has to wait until 2010, that's probably too late."

TORSTAR NEWS SERVICE

Business in brief

AUTOS General Motors will lay off 2,000 workers at two assembly plants in Lordstown, Ohio and Delta Township near Lansing, Mich., slowing production of the Chevrolet Cobalt and crossover vehicles such as the Buick Enclave. GM

is also temporarily idling another nine plants in response to weaker demand.

ENVIRONMENT Wal-Mart wants to eliminate the use of phosphates in detergents and will require a 70 per cent

reduction of the compound by 2011 in laundry and dish detergents sold in its 2,300 stores in the Americas region. It also plans to cut packaging by five per cent by 2013 in the region, which excludes the United States. **REUTERS**

TORSTAR NEWS SERVICE

70,000 laid off globally

LAYOFFS A tidal wave of layoffs washed across the world yesterday, sending tens of thousands of workers into joblessness as the global recession worsened.

Despite the corporate gloom, markets rallied on some of yesterday's other news: No. 1 drugmaker Pfizer Inc. said it would buy rival Wyeth for \$68 billion US.

Yesterday's layoff announcements, affecting more than 70,000 workers, started in Europe, with electronics maker Philips reporting 6,000 job cuts.

Dutch bank ING cut 7,000 of its 130,000 jobs, while European steelmaker Corus said 3,500 jobs would go worldwide.

In the U.S., heavy equip-



ment maker Caterpillar said it would eliminate nearly 20,000 jobs.

Mobile service provider Sprint Nextel Corp. and chairman said it will cut up to 8,000 jobs. Retailer Home Depot Inc. said it will cut 7,000 jobs. And General Motors Corp. said it would lay off 2,000 more workers at two assembly plants.

On the flip side of Pfizer's deal for Wyeth, Pfizer said it will cut 15 per cent of the companies' combined 130,000 workers — about 19,500 jobs.

REUTERS

Does Your Portfolio Sing the Blues?

Then you should review your strategy.

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Your Money

EDITOR: NINA DRAGICEVIC, NINA.DRAGICEVIC@METRONEWS.CA



RRSPs right for everyone?

Q I am in my late 20s. I have never contributed to a Registered Retirement Savings Plan. This past December, I received a large bonus. I was advised to move all of it into a RRSP. Can I, or better yet, should I? **Graham**

A 'Tis the season for RRSPs. You cannot escape the media hype that overwhelms our radio waves, television screens and billboards with ads and promotions that encourage individuals to buy RRSPs. This year will be more challenging

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Money Matters

Henry Choo Chong

choochonghcga@yahoo.ca

for financial institutions to get your RRSP dollar.

Regular contributors should focus not on "if" they should buy RRSPs but the type of investments they hold. Not many investors have experienced years of a no-growth stock market. Diversification maybe key in this market. Before contributing, determine if this money is for retirement or use in a year or two. The new Tax Free Savings account may suffice. Contact your financial adviser for feedback.

Reach Henry Choo Chong, CGA, at choochonghcga@yahoo.ca.

Smart Cookies



smartcookies.com

"To avoid having to go down the bankruptcy road you want to avoid the vicious cycle of debt."

terests are looked after.

How does filing bankruptcy affect my credit score?

Depending on your circumstance and debt, a declaration of bankruptcy can remain on your credit history anywhere from six to 10 years. This means that you will most likely not be able to, on your own, obtain credit in any form; credit cards or lines of credit, car loans, mortgages, cell phones — you name it. A bank account is the extent of what you will most likely qualify for.

What are my options?

If you've exhausted all other options, it's a good idea to speak with a credit counsellor. Credit Coun-

selling Canada (creditcounsellingcanada.ca) is a non-profit agency that offers free and confidential counselling. With a counsellor you will be able to review your current financial situation, explore options and find the best solution to your situation.

How can I work my way back from bankruptcy?

The first step is to change your spending habits. It's time for a complete overhaul to your financial life. You need to start living within your means, paying off that debt and putting money away for an emergency savings. And keep your eyes on the prize: Create a plan and make a vision board to map out where you need to go and how you are going to get there.

How can I avoid bankruptcy altogether?

To avoid having to go down the bankruptcy road you want to avoid the vicious cycle of debt. Pay all your bills in full or at least

make more than the minimum payment, stay on top of your loans if you have any, start living within your means and begin to follow a spending plan. If you start to fall behind on bill payments, call your creditors and make a plan.

Visit smartcookies.com for more on creating a spending plan, cutting debt and keeping your credit score high. If you have questions or suggestions for the Smart Cookies, e-mail us at smartcookies@metronews.ca.

Tune in Monday nights at 10:30 p.m. EST/PST on the W Network and be sure to visit smartcookies.com for more tips.

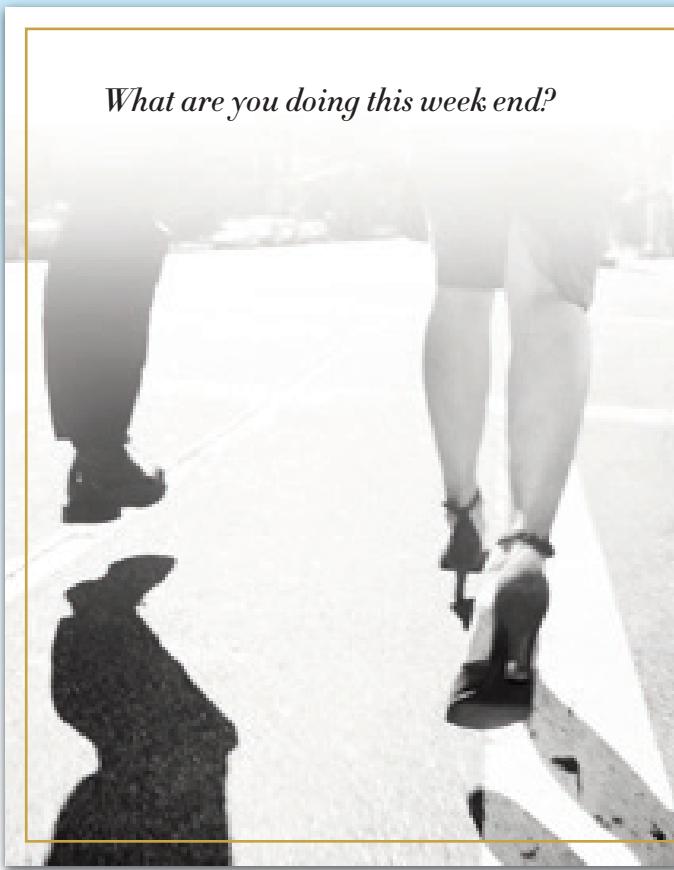
Investing

Allan Small

What makes a good financial adviser?
Read this week's column at metronews.ca

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Debt-management tip

Consolidate your debt by rolling all of your payments into one. It makes setting up an automatic monthly or biweekly payment much easier. **NEWS CANADA**

Financial Planning

SPECIAL FEATURES EDITOR: STEPHANIE BOMBA, STEPHANIE.BOMBA@METRONEWS.CA



Now is the time to implement a spending freeze on everything you don't need, says Robert Abboud, certified financial planner.

Time to save for future

BRIAN TOWIE
brian.towie@metronews.ca

Hopefully, you've been diligent in putting away a little something for a rainy day, because when it rains, it pours.

Layoffs and pay cuts are two of the many challenges Canadians face during the current economic downturn, but many haven't changed their bad spending habits. An RBC poll released in May, 2008, found that 43 per cent of Canadians are maintaining their spending habits, while 20 per cent spend even more. Eighty-three per cent said they don't save as much as they would like, and 55 per cent have only one month's expenses set aside, while 24 per cent have three months' worth set aside.

The holidays were no exception, with national

spending up nine per cent over the period, according to Robert Abboud, an Ottawa-based certified financial planner at Wealth Strategies. He adds that the economy has lived on borrowed time for years, and now the proverbial chickens have come home to roost.

"The party's over. It has been 17 years since our last recession. Time to snap into it, man, the reality has hit," he said.

"Canadians have to wake up and say, 'OK, if I don't have any income for the next three to six months, what am I going to do?' And if the answer is, 'I couldn't survive,' you're in trouble."

While you're still gainfully employed — and most Canadians still are — now is the time to prepare for the worst, Abboud said.

Pay down your high-inter-

"Credit cards are not viable backups if you have no job."

Robert Abboud

est credit cards and implement a spending freeze on everything you know you don't need.

You may want to earmark some cash for an emergency cushion of at least six months — not an easy target, according to Abboud, who notes it takes two to six weeks for Employment Insurance to arrive, and even then, it may not match your salary.

If you're financially disciplined and you feel the need, you can apply for a line of credit with your bank, which is virtually impossible to do if you've lost your job.

"You want to prepare by paying down debt and

building up cash," Abboud said. "But from a savings perspective, it's a great time to be either continuing your monthly savings plan or starting one up, especially if you have job security."

The times don't bode well for those prone to use plastic, as many still do. The RBC study found 65 per cent of those polled view credit cards or lines of credit as an emergency backup — a disturbing number, according to Abboud.

"Goodness gracious," he said. "Credit cards are not viable backups if you have no job. A line of credit is the worst that you should do. It might have a seven or eight per cent interest rate, certainly not 18 to 26 as a credit card might."

"People need to stop thinking about the plastic and start thinking about the cold hard cash."



Remember to set aside extra money while paying down debt, experts advise.

Realistic goals key to creating budget

ERIC EMIN WOOD
for Metro Canada

have everything you want." Include yearly expenses, "things like your Costco membership, your kid's dance lessons, haircuts, holiday spending," Jaggernath says.

Give yourself some flexibility in your budget, says Campbell. "Let's say you buy your lunch every day at work," she says, "and you look at your budget and think, 'I can't afford to spend \$7 a day at work.'" Campbell's suggestion: Bring your lunch three days a week and eat out twice.

"If you have to bring your lunch five days a week when you're used to eating out every day, chances are after two weeks you're going to (say), 'Forget it,' she says.

Remember to set aside some extra money while paying down debt, says Jaggernath. Otherwise, hard work can fly out the window during an emergency, "whether it's a wedding or the roof goes," she says.

Finally, don't discount the role of good old-fashioned common sense. "Don't go grocery shopping on an empty stomach," says Jaggernath.

Visit creditcounselling-canada.ca/member_agencies to find a non-profit credit counselling agency near you.

Beware of scripted advice from advisers: Expert

RAFAEL BRUSILOW
for Metro Canada

Picking the right investment adviser can be the difference between watching your money grow and seeing it circle the drain.

Tom Hamza, president of non-profit organization Investor Education Fund, which promotes investor and financial literacy, says to beware of advisers who have scripted answers and don't appear to listen to you. Look for advisers who offer a wide range of prod-

ucts. Once you've found an adviser, don't just dump your money and sit back — you have to take an active role in managing your investments.

"You have to be consciously involved, saying, 'These are the financial goals I have, I'm going to monitor them with you and we're going to work together.' You have to question what (advisers) are doing and you have to hold the results they're giving you to

the fire," Hamza said.

Don't get caught up solely in how individual stocks within your portfolio did, either — you have to look at the big picture. Ask your adviser to give you a comparison of your own portfolio versus how the market did overall. A return of six per cent on an equity fund in a market that went up an average of nine per cent is not good; on the other hand, getting that six per cent return in a market that only averaged

four per cent is respectable. While you shouldn't expect miracles from your adviser, you should expect good results you're happy with.

While times are tough, Hamza says investing now can be a great chance to pick up some bargains as long as you think long-term. "Markets are down and things are cheaper than they were. Are they going to go up in the long run? Statistically, yes, they always do. There's no reason to think humanity has stopped progressing economically," he said.



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The Dallas Cowboys' Terrell Owens will star in his own reality show this summer. VH1 announced yesterday the series takes place in the off-season. Owens' friends Monique Jackson and Kita Williams will work as his "matchmakers and therapists." Former Cowboy Michael Irvin will also have a reality show. **METRO NEWS SERVICES**

Sports

JOHN.CHICK@METRONEWS.CA

2010 Grey Cup coming to Edmonton

Canada's professional football championship will be decided on Albertan grounds for the next two seasons.

Sources told Metro yesterday the CFL will announce formally within a week or so that Edmonton has been awarded the 2010 Grey Cup game. This year's Cup will be played in Calgary.

Edmonton has been the site of the championship game three previous times — 1984, 1997 and 2002.

• It happens, oh, every 20 years or so. A player joins a CFL team, stinks, gets released, is waived through the league and becomes an NFL star.

Take **Bertrand Berry**, for example. At 33, Berry is largely responsible for his team's stunning ascent to Sunday's Super Bowl.

Bertrand Berry played in Edmonton in 2000.



YorkReport

Marty York

marty.york@metronews.ca

There are no ifs, ands or buts about this. Were it not for his team-high seven sacks and exceptional efforts at defensive end, the Arizona Cardinals would not be in Tampa Bay this week preparing to face the Pittsburgh Steelers for NFL supremacy.

It's bizarre, frankly, since the Edmonton Eskimos soured on Berry after a mere two games in 2000. In eight quarters, Berry recorded one tackle and

no sacks.

In the inferior CFL, he was both inconspicuous and incompetent.

So into the scrap heap he was dumped, practically penniless, deemed a has-been and a never-was simultaneously.

And, yet, for the past four seasons, Berry has terrorized NFL opponents and the Cards rewarded him with a five-year contract worth \$25 million US.

"I remember him disliking Edmonton," said Berry's agent, **Greg Williams**, "but I'm also sure his time there motivated him. He wanted so badly to make it in the NFL."

He has. Big time. He's a discard leading the Cards' defence, and wise NFL observers suggest Arizona can't prevail Sunday if Berry turns in a lemon.

• The Oakland Raiders plan to hire a new offensive co-ordinator soon, and atop their wish list is **Marc Trestman**, who led the Alouettes to the Grey Cup game in Montreal last November in his one and only season as a CFL head coach ... Als quarterback **Anthony Calvillo**, the CFL's premier player last season, is eligi-

"Back in 2004, at first Rodriguez did his best to try and fit into the Yankee culture – his cloying, B Grade actor best."

Excerpt on Alex Rodriguez from *Yankee Years*, the upcoming book co-written by former New York Yankees manager Joe Torre and SI.com writer Tom Verducci. **ESPN**

Super Bowl Let the hype begin



Capt. Bruce Meyer holds an Arizona Cardinals flag as the team plane arrives in Tampa Bay yesterday.

ble for free agency Feb. 16 and will decide shortly whether to re-sign with the Als or retire.

If Trestman jumps to Oakland, Calvillo might retire after 15 CFL seasons ... Grey Cup ticket prices have risen dramatically. They ranged from \$84 to \$274 in Montreal. They'll cost between \$195 and \$370 in Calgary this year. "I don't think this (is an issue)," said Calgary Stampeders president **Scott Ackles**, who may

or may not know there's a recession ... Don't be surprised if ex-Winnipeg head coach **Doug Berry** joins the Eskimos soon as offensive co-ordinator ... Ex-Toronto Argonauts head coach **Gary Etcheverry** is the Saskatchewan Roughriders' new defensive co-ordinator ... Stamps scout **John Murphy** is the Blue Bombers' new general manager.

• In baseball, ex-Blue Jays superstar **Roberto Alomar**

will join Toronto's spring-training staff and will coach infielders. Alomar hopes to follow in the footsteps of his father, **Sandy Alomar Sr.**, and become a full-time coach. And the Minnesota Twins are close to signing Canadian **Eric Gagne** as a setup man for closer **Joe Nathan**.

Marty York has been a groundbreaking sports columnist and broadcaster in Canada for decades.

Hemsky named second star

NHL The Los Angeles Kings' Dustin Brown, the Edmonton Oilers' Alex Hemsky and Carolina Hurricanes goaltender Cam Ward are the NHL's three stars of the week. Brown scored game-winning goals in consecutive road contests. Hemsky scored two goals and two assists in his lone game last week, a 4-3 win over Columbus. And Ward blocked 67 of 68 shots to help Carolina earn two road victories.

Pettitte re-signs with Yankees

MLB Andy Pettitte and the Yankees agreed yesterday to a \$5.5-million US, one-year contract that brings the left-hander back to New York. The veteran left-hander can make an additional \$6.5 million US in bonuses and incentives based on time on the active roster.

METRO NEWS SERVICES

Serving in one of Canada's toughest neighbourhoods



Eight-year-old Samantha Ho participates in the Jane-Finch Community Tennis League in Toronto on Sunday.

civic and parent representatives created this hands-on, community-run initiative in 2006 was to provide a safe recreational option in a troubled neighbourhood.

An unpleasant reality in the infamous Jane-Finch quadrant is that gangs, guns, death and drugs too

often make headlines when residents clash with each other and police.

Yet another truth is this same area is brimming with the promise and potential of youth, aided by parents determined to make a difference in their own backyards.

But tennis?

How does a sport with roots in snooty white country clubs engage a largely non-white population? The Rexall Centre is only steps away from the massive San Romanoway apartment complex at Jane and Shoreham, but most residents had never set foot in the nation's tennis temple.

"In the beginning, I thought this might not work out because a lot of kids haven't been exposed to tennis before," said league convenor Tamasha Grant, a City of Toronto parks and recreation employee.

"At first, when we tried to get kids involved, there was still that stigma attached to tennis: They (thought they) had to be rich ... so we really had to break down that barrier for a lot of these kids."

It's also affordable. The entire winter session costs about \$20 and includes a racquet that players keep.

Sports in brief

SOCcer AC Milan has become increasingly confident of mounting a full Serie A title challenge this season and is quietly hopeful David Beckham will stay long-term. Speculation is now rife that Beckham, who has joined Milan to stay in the England reckoning during the MLS off-season, will stay in Italy beyond March despite his constant denials. "Our wish is that he continues with us," coach Carlo Ancelotti said.

Boxing British former WBA and IBF light-welterweight champion Ricky Hatton will fight Filipino Manny Pacquiao in Las Vegas on May 2, his lawyer said yesterday. "We have got the contract, signed by Manny," Gareth Williams told the BBC. Hatton is the world's top-ranked light-welterweight. Pacquiao, 30, outclassed Oscar de la Hoya in December to confirm his reputation as the best pound-for-pound fighter in the world.

TORSTAR NEWS SERVICE

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Health & Beauty

EDITOR: ANN-MARIE COLACINO, ANN-MARIE.COLACINO@METRONEWS.CA

New pill option

Yaz may help reduce common menstrual symptoms

CELIA MILNE
for Metro Canada

Gen Y women want more than just the pill. They want to feel fine, which is why some are turning to Yaz, a new birth control pill that may help women feel better during their period.

Recently approved by Health Canada, Yaz is a combination birth control pill that contains both an estrogen and a progestin.

It is essentially a low-dose oral contraceptive that offers a shorter hormone-withdrawal phase than other pills. While traditional pills provide 21 days of active hormone followed by seven days of placebo (21/7), the Yaz regimen is 24/4. The shorter time without estrogen can reduce symptoms such as headaches, cramps, bloating and breast tenderness.

"I would say the vast majority of women do have symptoms," Dr. Vivien Brown, a family doctor in Toronto, Ont., told Metro. "As a family doctor, in my office I often see women

who have missed work or school because their periods are very intense and uncomfortable."

Yaz provides only four days off estrogen, so there are fewer symptoms of withdrawal. While the number of days taking estrogen is greater with Yaz (24 versus 21 in traditional pills), the overall dose is smaller than with most pills, says Brown. "For the average woman, this is a great choice. For some women, it is a wonderful choice," she says.

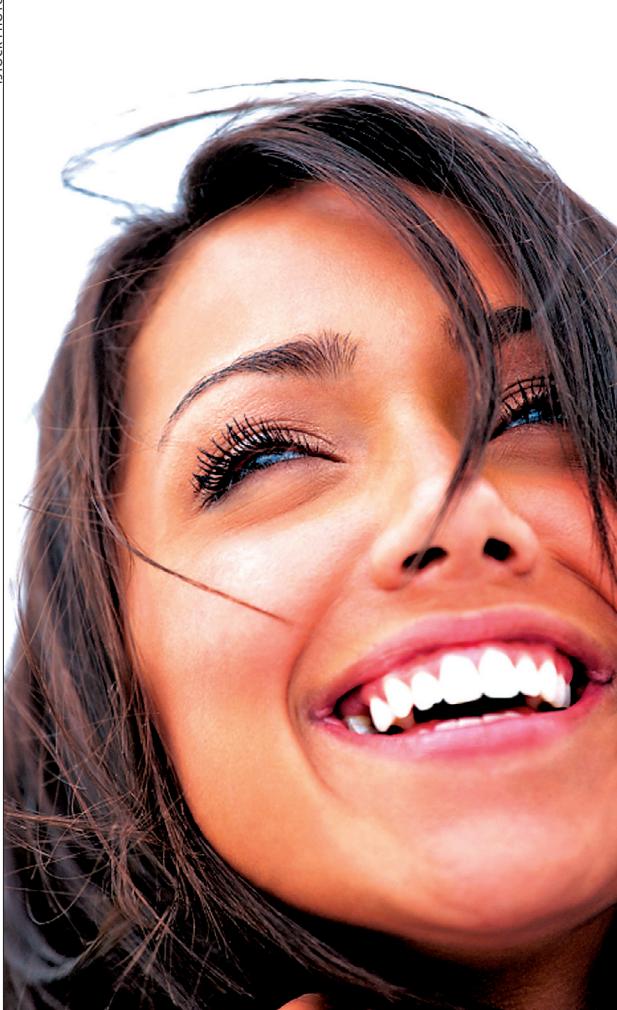
According to a survey by Harris/Decima, this is exactly what 77 per cent of young women (age 16 to 22) want in a pill: Safe birth control plus a reduction of symptoms they get around the time of their period — cramps, headaches and sore breasts.

Another bonus is that Yaz contains a special progestin called drospirenone (DRSP) which reduces signs of acne. While all birth control pills do this, "Yaz does this particularly well because of the progestin in

"As a family doctor ... I often see women who have missed work or school because their periods are very intense and uncomfortable."

Dr. Vivien Brown,
family doctor

ISTOCKPHOTO



Yaz birth control pills offer women a shorter hormone-withdrawal phase (of estrogen), which can reduce symptoms such as headaches, cramps, bloating and breast tenderness.

it," says Brown.

Yaz has been available in the U.S. for several years.

Talk to your doctor to see if Yaz might be right for you.

Less sleep, more colds?

CELIA MILNE
for Metro Canada

If you sleep less than seven hours a night, you're far more likely to develop a cold than those who slept eight hours or more.

Even more powerful, if your sleep isn't "efficient," you are more likely to develop a cold. Sleep efficiency is the percentage of time you actually spend sleep while lying in bed. If you have less than 92 per cent efficiency, you're 5.5 times more likely to get a cold.

The study, conducted in Pittsburgh, involved 153 healthy men and women from age 21 to 55. For two weeks, they were asked to keep track of their sleep efficiency and length. They were given nasal drops infected with the cold virus. Thirty-five per cent of them developed a cold that was clinically detected and another 43 per cent had milder cold symptoms. Those who slept less than



Sleeping less than seven hours a night could leave you more prone to developing a cold.

seven hours a night were almost three times more likely to develop a cold than those who slept eight hours or more.

Dysfunctional sleep is thought to have an effect on the body's ability — at the molecular level — to fight against an invader such as the cold virus.

The study was published in the Archives of Internal Medicine on Jan. 12.

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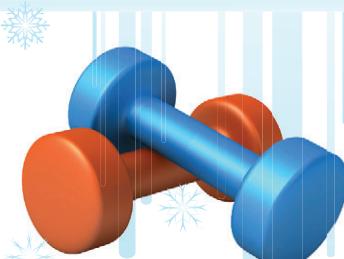
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Both parties add to breakdown

The J Spot

Josey Vogels

Sex talk with Josey

want back the diamond necklace I gave you, all the love letters, oh, and my kidney please. Definitely not your typical divorce settlement item, but sure enough, Dr. Richard Batista, a Long Island, NY, surgeon wants his ex-wife to return the kidney he donated to her back in 2001. But he'll settle for \$1.5 million in compensation instead. Big of him.

Batista alleged his wife began having an affair 18 months to two years after the transplant. She filed for

divorce in 2005 and the settlement has been dragging on ever since. He says it's gotten so bad that he's been prevented from seeing their three young children for months at a time. That's why he took his case with his ex and his ex-kidney, public.

Divorce revenge is unfortunately common. Most people opt for simple things like smashing their ex's car, running up their credit card or posting naked pictures of them on the Internet. But giving your wife your kidney to save her life, one of the most loving

intimate acts one could imagine, and then wanting compensation for it in the divorce settlement tops the bunch.

I understand being angry and feeling betrayed, especially when you think you've been cheated on and betrayed, but acting on feelings of revenge is always a bad idea.

rush, it ultimately doesn't make you feel any better and it shoots your karma all to heck.

Nevermind the example you set for your kids: 'Hey kids, if you love someone

I understand being angry and feeling betrayed, especially when you think you've been cheated on and betrayed, but acting on feelings of revenge is always a bad idea. Beyond the initial



Divorce revenge is common, but one recent case where a man is asking for compensation for a kidney he gave his ex-wife tops the bunch, says our columnist.

enough, you'd give them anything, even your own kidney but if they hurt you, be sure and squeeze everything you can out of them, including body organs, even if it might mean they'll die.'

And of course I don't condone cheating, but unless there's some kind of mutual agreement that outside action is okay, if you're absolutely happy in your relationship, who cheats? Obvi-

ously, on some level, this was not a happy relationship. Whether we choose to admit it or not, both parties contribute to a marriage breakdown. The blame may not be 50/50, but focusing on the math won't solve the problem.

Granted, whatever causes a split, you've shared a life together, and things should be fairly split when you, well, split. But, as far as I'm concerned, everyone

should at least leave the table with all the body parts they showed up with.

Not surprisingly, Batista's case isn't expected to succeed.

Imagine if it did. What's next? 'I paid for your breast implants; I want the money or the sacs of goo in your boobs.'

Josey Vogels is a sex and relationship columnist and author of five books on the subjects. For more info, visit joseyvogels.com.

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Scandal-scarred Illinois Governor Rod Blagojevich had someone else in mind for President Barack Obama's vacant senate seat: Oprah Winfrey. Blagojevich told Good Morning America he thought the talk-show host and media mogul would be a good choice. METRO NEWS SERVICES

Celebrity Buzz

Kanye changes name in wake of fashion ad

BLOG POST Kanye West has changed his name, according to femalefirst.co.uk. The Stronger singer wants to be known as Martin Louis The King Jr. in future after being "forced" to adopt a new pseudonym following the launch of his new footwear range for Louis Vuitton, which was unveiled during Paris Fashion Week last week.

In a posting on his blog, the rapper said in a video message "to the world" that, "Due to what has happened — what has happened so severely when the red shoes hit the runway, I was forced to change my name to Martin Louis the King Jr. Address me as such."

Referencing T.I.'s

Swagger Like Us, Kanye ended the video by saying: "And until then I will be in the building, swagger on a hundred-thousand trillion."

Meanwhile, a blog

post supposedly by Kanye saying he wants to try his hand at adult film is apparently the result of hackers, says the singer. The post, which got a lot of attention over the weekend, had West purportedly writing, "I'm open to doing porn. Hell, I'll even do bisexual scenes."

But the rapper insists the phony feature is the result of hackers taking over his MySpace and e-mail accounts. "I just gave the performance of my lifetime for our new president," West said in response to the breach. "Please, I beg you, give me a break! Just let me be great!"

METRO NEWS SERVICES



Damon finds Bond 'repulsive'

PEOPLE Matt Damon thinks James Bond is repulsive, femalefirst.co.uk reports. The Bourne Identity actor — who played CIA agent Jason Bourne in three hit films — has lashed out at Ian Fleming's famous British spy, currently portrayed by Daniel Craig. He said: "He's repulsive. Bond is an imperialist, misogynist, sociopath who goes around bedding women and swilling martinis and killing people. The movies have a formula, they stick to it, and it makes them a lot of money. They know what they are doing and they're going to keep doing it." METRO NEWS SERVICES



Blake will avoid Amy: Mom

RELATIONSHIP Amy Winehouse's jailed husband, Blake Fielder-Civil, has vowed to avoid all contact with the troubled singer, according to his mother — and may use one of her love letters to back up demands for a share of her fortune during divorce proceedings, people.com reports.

"Blake doesn't want a reconciliation with Amy now," Georgette Civil tells People, confirming a report in the British press that her son may use the letter to demonstrate how important he has been to Winehouse's ca-

reer. According to British newspaper News of the World, which published excerpts of her handwritten letter, Winehouse, 25, promises in it that she will write new albums especially for Fielder-Civil, 26.

The newspaper adds that legal reps for Fielder-Civil — behind bars for assault and attempting to pervert the course of justice — will argue that he is entitled to half of his wife's estimated \$15 million US earnings.

A rep for Winehouse refused to comment.

METRO NEWS SERVICES



A behind the scenes look at aliens, the paranormal and chilling predictions for the future.

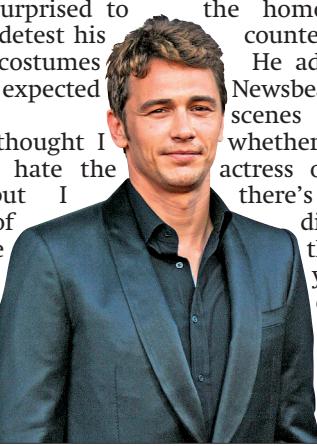


Franco grew fond of Milk moustache

ROLE James Franco liked the moustache he sported in Milk, femalefirst.co.uk reports. The Pineapple Express star portrays Scott Smith in the movie and says he was surprised to find he didn't detest his facial hair or costumes as much as he expected to.

He said: "I thought I was going to hate the moustache but I grew to kind of like it and the clothes aren't too far from what people wear today."

The actor shares love



scenes with Sean Penn, who plays Harvey Milk — California's first openly-gay elected official, who was assassinated — but insists he wasn't worried by the homosexual encounters.

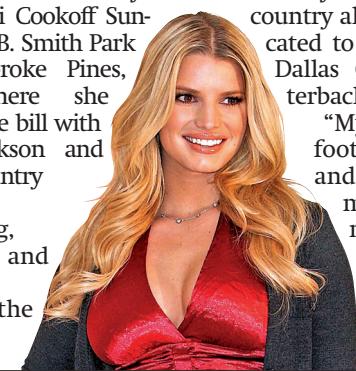
He added to BBC Newsbeat: "Intimate scenes like that, whether it's with an actress or an actor, there's not a lot of discussion that goes on, you just kind of do it. So we just kind of did it."

METRO NEWS SERVICES

Jessica sings for Romo

RELATIONSHIP Say this for Jessica Simpson — she doesn't hold back, people.com reports.

"I am so excited that I am going to see my boyfriend tonight," the singer told a crowd of nearly 30,000 fans at Radio 99.9 Kiss Country's annual Chili Cookoff Sunday at C. B. Smith Park in Pembroke Pines, Fla., where she



shared the bill with Alan Jackson and other country stars.

Smiling, happy and hopping around the stage,

METRO NEWS SERVICES

Kelly Osbourne back in rehab

FAMILY Recently engaged Kelly Osbourne has checked into rehab again, according to her mother, Sharon. "Yeah, Kelly's in rehab. What else can we say?" the tearful mother told radaronline.com. "She knew that it was the right thing to do at this point and we're proud that she did it. The family is all standing behind her. Kelly knew that she needed help and she's getting it." Intouch-weekly.com says Sharon hasn't revealed why Kelly is in treatment again.



METRO NEWS SERVICES

Miley over with Jonas feud

VIDEO In Miley World, there's no such thing as a Miley Cyrus/Jonas Brothers feud and she never wanted to give Demi Lovato and Selena Gomez a smackdown, says intouchweekly.com. In a candid video on her site, Miley said of her ex-

boyfriend Nick Jonas, "I love Nicky. I do love him. I love Kevin. I love Joe. I love Frankie ... So everyone should back off the feud 'cause we're over it." METRO NEWS SERVICES

Brangelina ready for more kids

according to Brad.

He joked: "We average about two a year, so I guess we're overdue, aren't we?"

Angelina confirmed the couple are prepared to extend their family, despite only recently giving birth to twins.

METRO NEWS SERVICES



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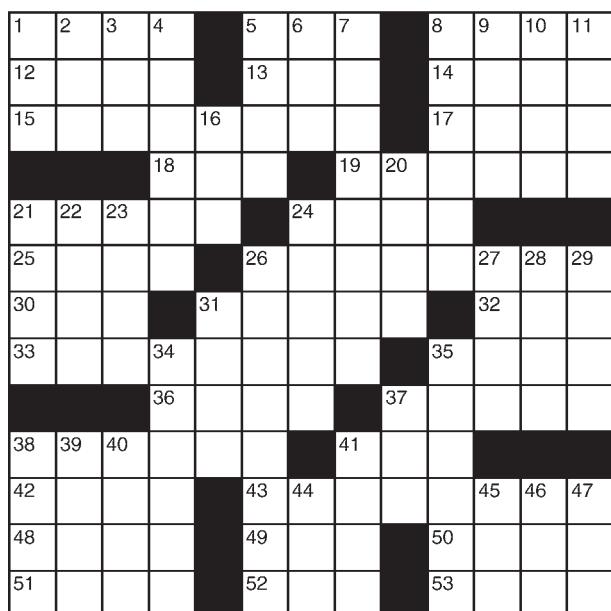
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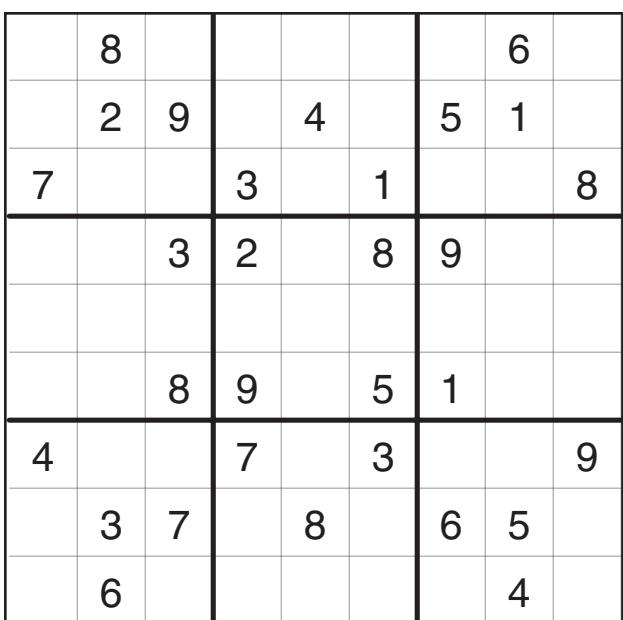
15 entertainment

Take Five



Sudoku

HOW TO PLAY: Digits 1 through 9 will appear once in each zone – one zone is an outlined 3x3 grid within the larger puzzle grid. There are nine zones in the puzzle. Do not enter a digit into a box if it already appears elsewhere in the same zone, row across or column down the entire puzzle.



Crossword across

1 Wide gap
5 Sleep phenom
8 Jerry Herman heroine
12 Culture medium
13 401(k) alternative
14 Surrounded by
15 Force the inclusion of
17 Ding follower
18 Consume
19 Detachable shirt front
21 Sacred song
24 Houston acronym
25 Uncomplicated
26 Lively folk dance
30 Detergent brand
31 "I see"

32 N.J. neighbor
33 "Hush!"
35 Witnesses
36 Shark variety
37 Journalist Alexander
38 Overnight flight
41 Seek damages
42 Finished
43 File transfer
48 Cherry type
49 NAFTA signatory
50 TV handyman Bob
51 Otherwise
52 Prizefighter
53 Verve

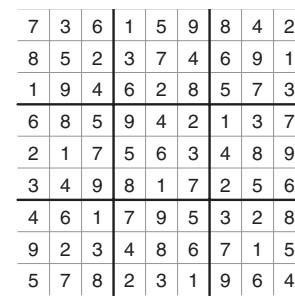
Crossword down

1 Tank fill
2 "Yecch!"
3 Southeast
Asian
4 At will
5 Laugh-a- minute
6 Blunder
7 Kind of orange or collar
8 Wild and crazy
9 Wild and crazy
10 "Dibs!"
11 Nervous
16 Scenery chewer
20 "— It Roman-

tic?"
21 Incubator
sound
22 Ganges
garment
23 Without
delay, on a memo
24 "— People"
(Frank Loesser
song)
26 Installed
27 Notion
28 Hammer-head
part
29 "Born Free"
lioness
31 Aussie's greet-

ing
34 Come out
35 Put aside
37 Baltimore
newspaper
38 Judicial garb
39 Satanic
40 Lairs
41 Booty
44 Buckeyes' sch.
45 Tin Man's
need
46 Carte lead-in
47 Sportscaster
Dierdorf

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Under 13 min Genius
13-17 min Scholar

17-21 min Smart
21-25 min Not bad
25+ min Keep practising

Horoscopes

ARIES

MARCH 21-APRIL 20



TAURUS

APRIL 21-MAY 21



Your promises can be relied upon. An inconvenient mistake will cause turmoil. You'll want to give up on a foolish notion. The simple pleasures won't be too difficult to obtain.

LIBRA

SEPT 23-OCT 23



An unusual love story gives more satisfaction. Someone you know will cause less vexation. You'll be sensible enough to deal with a change.

SCORPIO

OCT 24-NOV 22



A man tells someone what to do. A travel arrangement must be altered. The extraordinary consequences of an action are felt.

GEMINI

MAY 22-JUNE 21



Your disinterest won't fix someone's failure. You must concentrate to grasp an idea. A scared man will be taken by surprise.

SAGITTARIUS

NOV 23-DEC 21



Someone is infatuated with you. You'll see the truth in a relationship. Technical support influences a major decision.

CANCER

JUNE 22-JULY 22



You can be strong when dealing with the down-hearted. Guide someone who feels lost. Telling the truth has unexpected results.

CAPRICORN

DEC 22-JAN 20



A woman overhears you discussing personal matters. A creep tells a bad joke. Take strong action when someone whines.

LEO

JULY 23-AUG 23



You must be careful while cooking. Someone's love life is challenged by a scandal. Stupid mistakes become a comedy of errors.

AQUARIUS

JAN 21-FEB 18



Fight for justice and refuse to play by the rules. Harmful conditions are cast off and freedom is gained. Don't be anxious about becoming a pest.

VIRGO

AUG 24-SEPT 22



Reconsider your anger over a minor irritation. Forgive an elder for a thoughtless remark. A puzzling ailment will break a bad habit.

PISCES

FEB 19-MARCH 20



You are going in the wrong direction. A buddy's honour is challenged. Someone starts showing you the right kind of attention.

AVATAR VENUS

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WORDY GURDY
BY TRICKY RICKY KANE

1. Artificially color a deli bread (1)

2. 1966 "Alfie" actor Michael's aches (1)

3. Coral formation boss (1)

4. The upper crust use a backspace key (2)

5. Jittery start of tennis play (2)

6. Hardy's sidekick's ethical standards (2)

7. Citadel's female gatekeepers (3)

ANSWERES 1. NEFARIOUS 2. CANTINES 3. REEF CHIEF 4. ELITE DELIETTE 5. JOURNEYS 6. LAURELS 7. POMPEESES

1. DIVE RIVE 2. CANTINES 3. REEF CHIEF 4. ELITE DELIETTE 5. NEFARIOUS 6. LAURELS 7. POMPEESES

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